

Mobile Deposit Guidance:

Before the instructions here are the important things you need to know.

- **READ** the Terms and Conditions
- Daily limits are \$2,000 per item and \$2,000 per deposit – this means that you can make one deposit with a \$2,000 check or multiple Deposits daily with smaller amount checks, but you can't deposit more than \$2,000 per day.
- Cut off time is 4:00 pm daily. Any item deposited after 4:00 pm will not be credited until the next banking day.
- Check Endorsement – restricted endorsement – look at yellow highlight in instructions. No exceptions will be allowed.
- There will be no fees for using this service.

Very Important - Types of checks NOT allowed for Mobile deposits:

- Checks or items payable to any person or entity other than the person or entity that owns the account in which the check is being deposited.
- Checks or items that are drawn, or otherwise issued, by you on any account you maintain at another financial institution.
- Checks or items containing an alteration to any of the fields on the front of the check or item, or which you know or suspect, or should know or suspect, are fraudulent or otherwise not authorized by the owner of the account on which the check is drawn.
- Checks or items payable jointly not in the alternative, unless deposited into an account in the name of all payees.
- Checks or items previously converted to a substitute check, as defined in Reg. CC or are "image replacement documents" that purport to be substitute checks.
- Checks or items drawn on a financial institution located outside the United States.
- Checks or items that are remotely created checks, as defined in Reg. CC.
- Checks or items not payable in United States currency.
- Checks or items dated more than six (6) months prior to the date of deposit.
- Checks or items prohibited by the Bank's current procedures related to this Service or which are otherwise not acceptable under the Deposit Account Agreement governing your Bank account.
- Checks or items payable on sight or payable through Drafts, as defined in Reg. CC.
- Checks or items with any endorsement on the back other than that specified in this Agreement.
- Checks or items that have previously been submitted through this Service or through a remote deposit capture service offered at any other financial institution.
- Checks or items that are drawn or otherwise issued by the U. S. Treasury Department.
- Money Orders or Postal Money Orders.
- Cashier's Checks

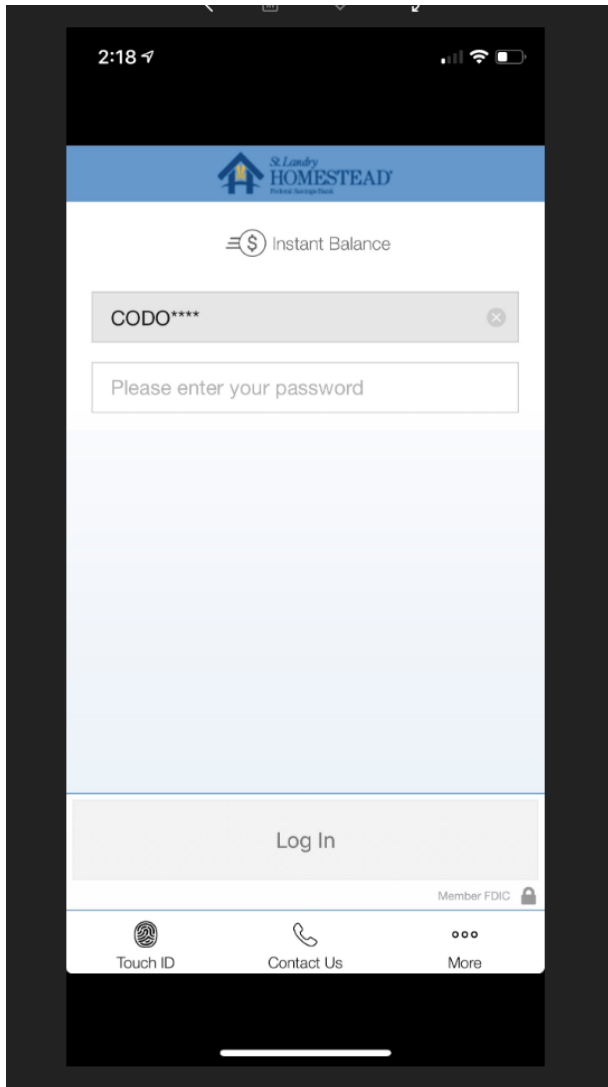
IMPORTANT –

The check needs to be endorsed on the back as follows:

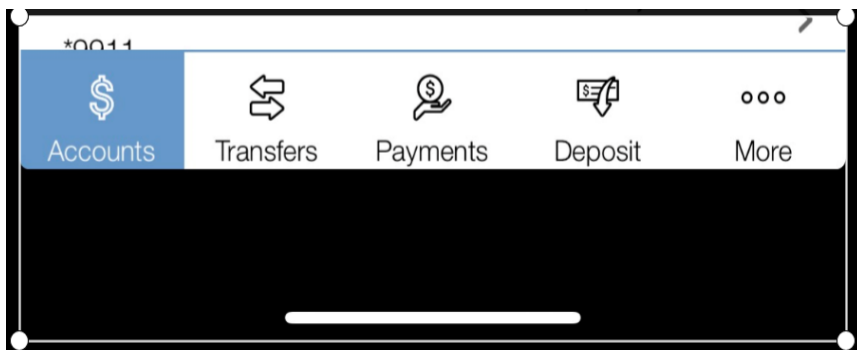
- **For Mobile Deposit at SLHFSB**
- **Customer Name**
- **CK# of the check that is being deposited**

This will be the only way we will accept the image deposit to protect bank and customers.

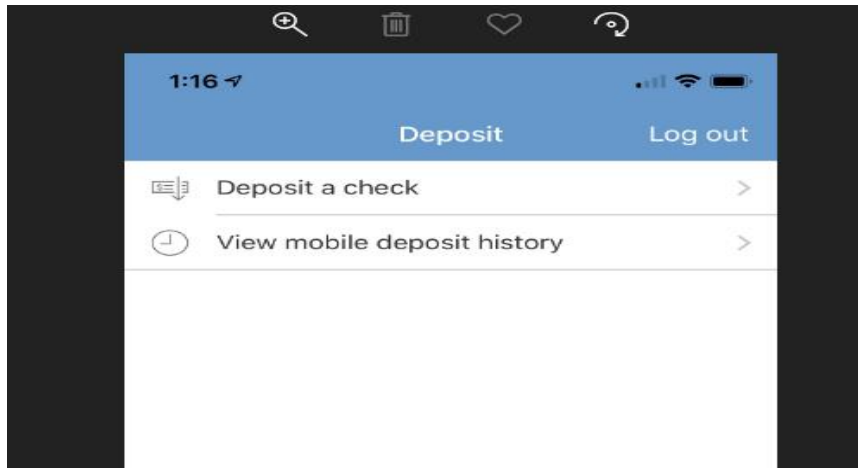
Open Mobiliti on your phone and sign in



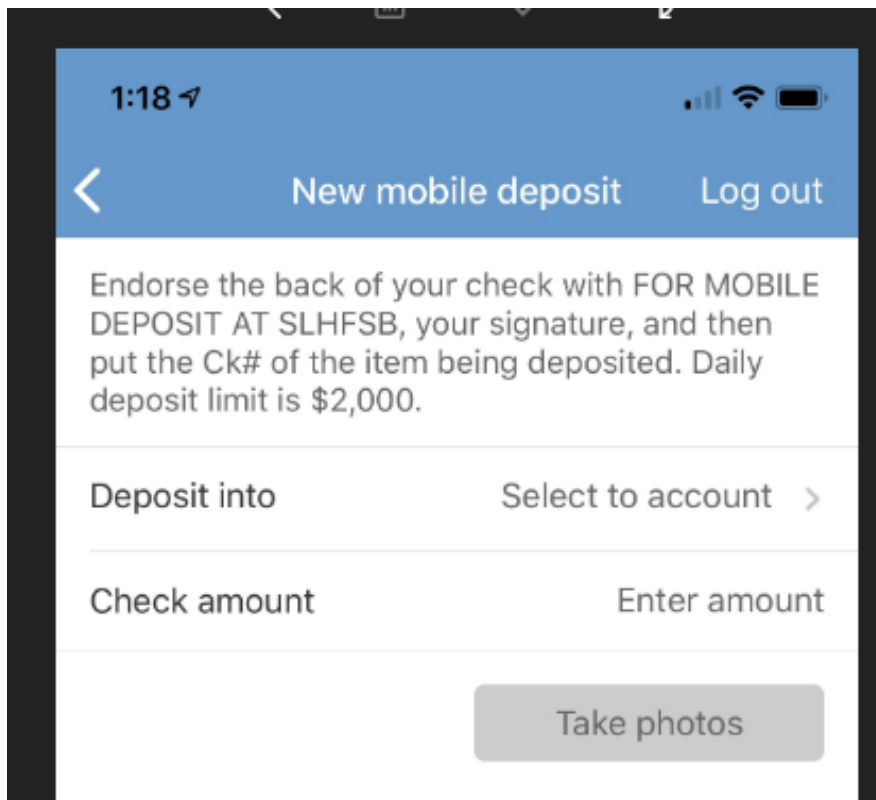
The terms and conditions will come up the first time you sign in so they can be reviewed. You will need to click OK. You will see the Deposit icon on the bottom of the screen, click on it



You will see these options, top is deposit option, bottom is to see status and past deposits

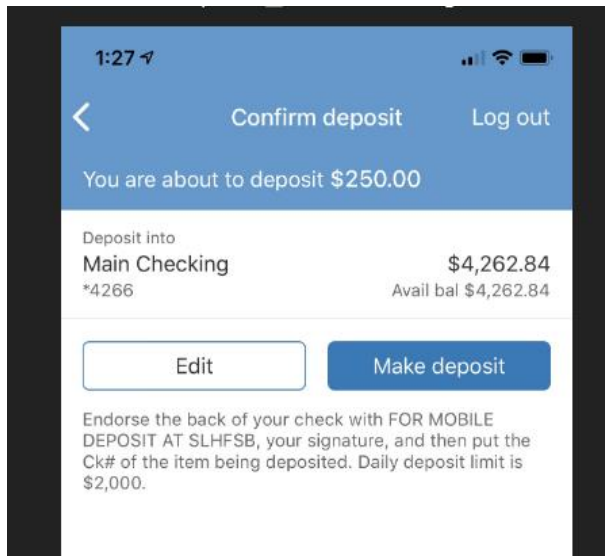


After you click the deposit function you will see the message to remind you how the check needs to be endorsed.



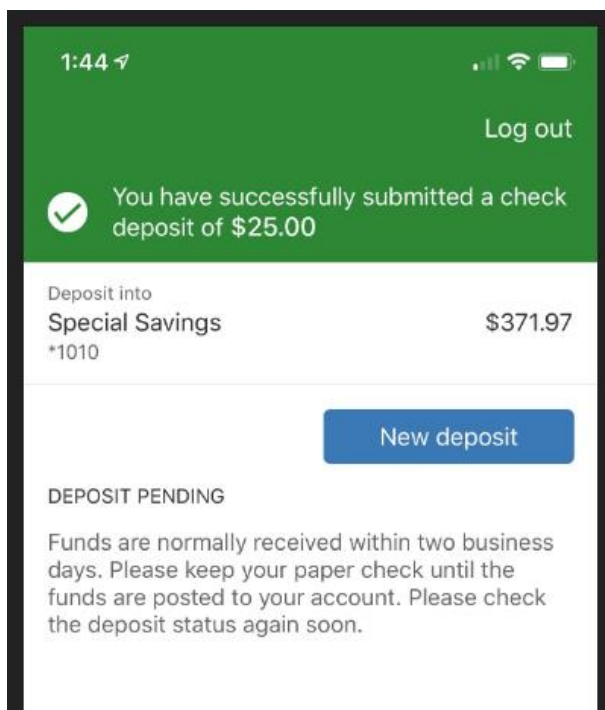
- Select which account you want to deposit into
- Click and enter your check amount
- Then click Take photos
 - place your check on a dark background and take a picture of the front - Use
 - place your check on a dark background and take a picture of the back- Use

You will need to confirm your transaction.

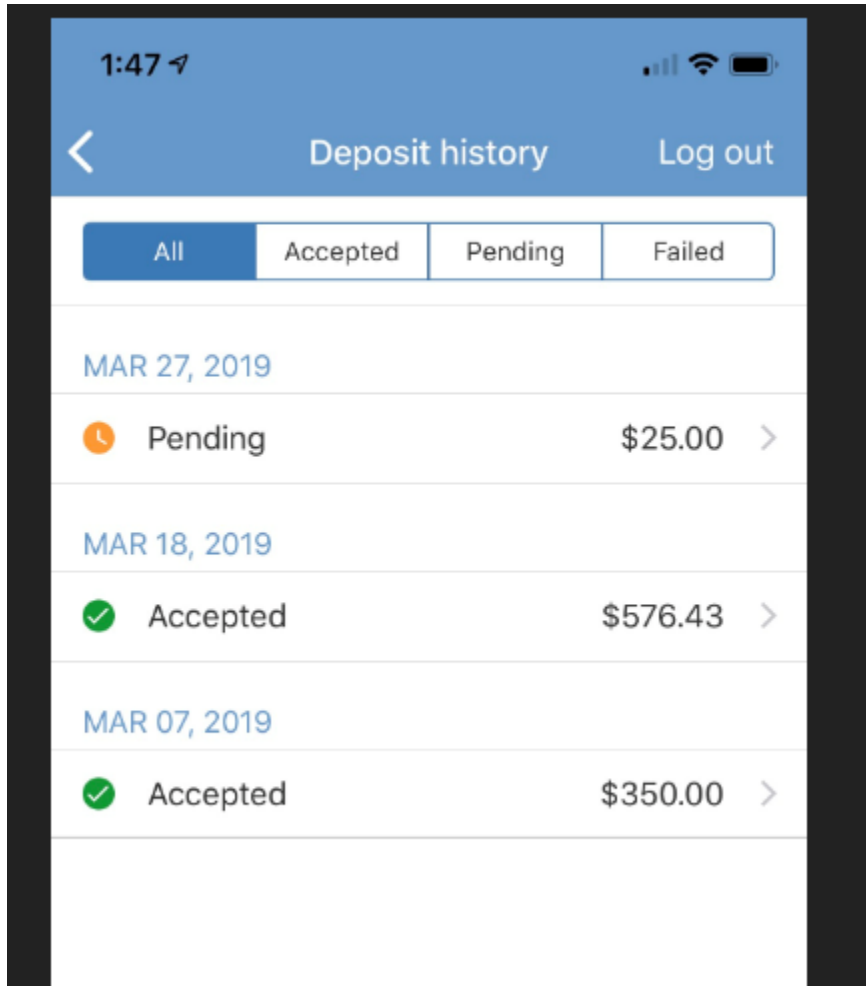


- If you try to click “Make Deposit” and the image is not valid it will bring you back to the previous screen.
- If you take 2 pictures of the front of the image, it will tell you so and make you retake the front and back of the check.
- If check is not endorsed it will tell you that the check is not endorsed and make you retake the image.
- If the check was already deposited in the previous 180-days it will give you a duplicate error.

Once you have confirmed the deposit it will show you this screen.



Now you can go back to the Deposit on the bottom of the page and choose the “View Mobile Deposit History”, it will show you all deposits that have been made and/or pending.



You will need to check back on Mobiliti to see if the deposit was approved or rejected.

IF DEPOSIT WAS REJECTED, PLEASE CONTACT THE BANK AT 337-948-3033.